We Claim:

1. A data carrier, comprising:

a non-volatile electronic memory having a memory capacity of greater than 1 Mbyte for holding data; and

a microcontroller configured for performing cryptographic operations;

access to said memory being possible only via said microcontroller; and

said microcontroller constructed for authenticating a user for a data source before data are stored in said memory.

2. A replaceable data carrier, comprising:

a non-volatile electronic memory having a memory capacity of greater than 1 Mbyte for holding data; and

a microcontroller configured for performing cryptographic operations;

access to said memory being possible only via said microcontroller; and

said microcontroller constructed for authenticating a user for a data source before data are stored in said memory.

3. A chip card, comprising:

a non-volatile electronic memory having a memory capacity of greater than 1 Mbyte for holding data; and

a microcontroller configured for performing cryptographic operations;

access to said memory being possible only via said microcontroller; and

said microcontroller constructed for authenticating a user for a data source before data are stored in said memory.